

农村二元金融结构现象成因： 基于农户内生性视角

210095

210095

2004- 2014

11

Milde & Riley 1988 Anjini Kochhar 1997 Foltz 2004

2012

2007

2009

2009

2009

2009 60%
6%
4.9% 5.9%
80%
820 16.7%
2010
2009

2003 2009

McKinnon 1973

Roe

1990 Taylor 1983

2003

2003

2006



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S.Popkin 1979

1949-1976

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[1]

[1]

[2]

2003

U

2004

[1]	1999	625	2004	660	2008
786	2011	1196			1196
	1.25				
	40%				

[2]

1

2009

2

3

4

1. Milde, H. and Riley, J., Signaling in Credit Market. *Quarterly Journal of Economics*, 1988(103)(1):101- 129.
2. Anjini and Kochhar, An Empirical Investigation of Rationing Constraints in Rural Credit Markets in India. *Journal of Development Economics*, 1997(53)(2):339 – 371.
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8

2012

5.		2007	2
6.		2009	6
7.	1874		
2009	5		
8.		2009	6
9.		2009	2
10.			
2010	4		
11.	203		
2003	8		
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16.		2001	3
17.		2002	
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23.		2005	7
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25.		2003	
26.		2006	4
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28.		2002	5
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30.		2005	2
31.			